

Public Comments for CRA

ComplaintNumber

C2023-3825

Other Agencies's case#

Nature of Complaint: *

CRA - Branch - Branch Closure/Closed Branch ATM

Description *

***Client states he is confused and upset his branch closed
***Client states he was told an atm would be left in the area
***Client states no ATM was left and now he has to drive 2+ hours for in person help
***Client states as time passes he feels OLB has gone downhill
***Client states its more trouble than transferring banks

Source *

Customer ▼

Process Point of Complaint:

Performing Servicing ▼

Contact Method *

Telephone ▼

March 10, 2023

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customer:

WAFD Bank (the "Bank"), is responding to your recent concerns regarding the Angel Fire branch being closed and having to go to another branch for your banking.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. The Bank's branch staff are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit. We thank you for reaching out to us and appreciate your business.

Sincerely,

Tami Badertscher

Tami Badertscher
Consumer Compliance Complaint Analyst

ComplaintNumber C2022-3401

Other Agencies's case#

Nature of Complaint: * CRA - Flowing Wells Relocation

Description *
Client states
* He was recently informed the Flowing Wells branch would be moving
*He does not like that it moving
*He feels as if WaFd is abandoning West and North Tucson
*The other branches are far away, are on busy streets that make them hard to get to, or are located in inconvenient parts of town
*He wants us to maintain the ATM at the current location

Source * Customer

Process Point of Complaint: NA

Contact Method * Telephone

January 11, 2023

Via U.S. Mail



RE: Branch Relocation

Dear Valued Customer:

Washington Federal Bank (the "Bank") is responding to your recent concerns regarding the branch being relocation and having to go to another branch for your banking.

The Bank does regret any inconvenience you may encounter by having to go to another location for your banking. Bank personnel are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit. We also appreciate your feedback regarding the ATM and have forwarded it to the appropriate Bank personnel.

We thank you for reaching out to us and appreciate your business.

Sincerely,

A handwritten signature in cursive script, appearing to read "Brent Rose".

Brent Rose
Consumer Compliance Officer

ComplaintNumber C2022-3215

Other Agencies's case#

Nature of Complaint: * CRA - Colfax Branch Closure

Description * Client states they are dissappointed that the Colfax Branch was closed

Source * Customer

Process Point of Complaint: Deposit Products & Services

Contact Method * Web Base

Customer Name * [REDACTED]

Account Number Unknown

Customer Address Unknown

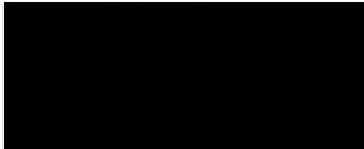
Customer Phone # Unknown

[REDACTED]

ComplaintNumber	<input type="text" value="C2022-3195"/>
Other Agencies's case#	<input type="text"/>
Nature of Complaint: *	<input type="text" value="CRA - Branch closed down"/>
Description *	<input type="text" value="Very unhappy with the decision of her branch closing down.
Spectrum branch."/>
Source *	<input type="text" value="Customer"/>
Process Point of Complaint:	<input type="text" value="Deposit Products & Services"/>
Contact Method *	<input type="text" value="Telephone"/>

December 22, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customers:

Washington Federal Bank (the "Bank") is responding to your recent concerns regarding the branch being closed/consolidated and having to go to another branch for your banking.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may have encountered by having to go to another branch for your banking. Although Bank personnel are committed to delivering a great client service experience, we regret we have fallen short of delivering that to you. We look forward to assisting you with your banking needs with your next branch visit.

We thank you for reaching out to us and appreciate your business.

Sincerely,

A handwritten signature in cursive script that reads "Brent Rose".

Brent Rose
Consumer Compliance Officer

ComplaintNumber C2022-3055

Other Agencies's case#

Nature of Complaint: * CRA - Client Unhappy with Moapa Branch Consolidation

Description * [REDACTED] ent the following email:
I was discouraged to hear of the intent to close down my local bank facility. I recently set up my Trust of over 100,000 dollars, my security box and supportive accounts at the local WaFd bank and I did it for convenience sake. I have been using the facility a lot..making deposits and managing my accounts.
This community is growing and needs other banking options other than America First. I encourage you to keep this WaFd branch open. I feel betrayed by the bank I have enjoyed using locally. The staff at the bank have been wonderful, helpful and courteous.
Please forward this email expressing my dissatisfaction with this decision.
[REDACTED]
Per client's request, I forwarded his email to Cathy Cooper and Doron Joseph, NV RP. Cathy provided us with several talking points and Doron prepared the response letter to the client, which is uploaded.

Source * Customer

Process Point of Complaint: NA

Contact Method * Written

December 5, 2022

Dear Mr. [REDACTED]

Thank you for reaching out and for your kind words about the professionalism and courtesy of our team in the Moapa/Overton branch. We appreciate your patronage and loyalty.

The decision to close the Moapa/Overton branch was indeed very difficult for us; however, the pandemic has taught us all that we can find effective ways to bank digitally and make fewer trips to the bank.

With the rapid adoption of online and mobile banking, coupled with continuous decline in clients' visits to our Moapa/Overton branch, we concluded that consolidation of the Moapa/Overton branch into our branch in Mesquite, Nevada is reasonable and justified.

We are very mindful that the closure of Moapa/Overton branch may cause some inconvenience to valuable clients like you. To this end, we are committed to doing everything we can to help our clients adjust to banking at our Mesquite branch as well as using online/digital or mobile banking services. Additionally, we remain dedicated and committed to providing loans and other financial services for the residents of Moapa and Overton communities in the future.

Our key objective is to make this transition as seamless and convenient as possible for you. Although you will be visiting us at a different address, all other aspects of your WaFd Bank account will remain the same. This move does not affect your online banking profile, debit cards, checks, or account numbers.

My team and I stand ready to help you with any aspect of your banking needs during and after the consolidation process. I truly hope that you decide to keep your banking relationship with us.

Please do not hesitate to reach out to me at any time if I can help you with anything.

Sincerely,



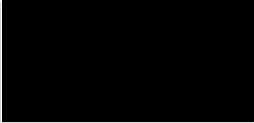
Doron Joseph
Nevada Regional President
10100 West Charleston Blvd Suite 110
Las Vegas Nevada, 89135
(702) 243-4411
doron.joseph@wafd.com

ComplaintNumber	<input type="text" value="C2022-2861"/>
Other Agencies's case#	<input type="text"/>
Nature of Complaint: *	<input type="text" value="CRA - branch closure frustration"/>
Description *	<input type="text" value="*Client states closing Artesia branch was not good
*Client states will be using a different bank"/>
Source *	<input type="text" value="Customer"/>
Process Point of Complaint:	<input type="text" value="NA"/>
Contact Method *	<input type="text" value="Social Media"/>
Customer Name *	<input type="text" value="[REDACTED]"/>
Account Number	<input type="text" value="unknown"/>
Customer Address	<input type="text" value="unknown"/>

ComplaintNumber	<input type="text" value="C2022-2741"/>
Other Agencies's case#	<input type="text"/>
Nature of Complaint: *	<input type="text" value="Capitan Branch Closure and Statements"/>
Description *	<input type="text" value="Client Lara Pitman contacted C3 re regarding her complaint about the Capitan branch closure and statements. The client states the following:
-Statements are confusing and hard to understand. The client needs to flip from page to page to see what is going on.
The client is also asking us to consider reopening the Capitan branch. The client stated it is harder to brnck at WAFD bank since the branch has closed. They beleive many people will leave the bank because this branch has closed."/>
Source *	<input type="text" value="Customer"/>
Process Point of Complaint:	<input type="text" value="Deposit Products & Services"/>
Contact Method *	<input type="text" value="Telephone"/>

October 14, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customer:

Washington Federal Bank (the "Bank") is responding to your recent concerns regarding the closure of the Capitan branch and having to go to another branch for your banking. We appreciate the opportunity to respond.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another Bank branch for your banking. The Bank staff are committed to delivering a great client service experience and look forward to assisting you with your banking needs.

All deposit accounts located at the Capitan Branch will automatically be transferred to the Ruidoso Branch. Our Branch Manager Maria Misquez and Personal Banker, Michelle Robinson will be available to assist you. The consolidation does not affect your online banking, debit cards, checks, or account numbers. Although you'll be visiting us at a different address, all other aspects of your WaFd Bank account will remain the same. You may wish to utilize an automatic teller machine ("ATM") to assist you with your banking needs.

Sincerely,

Lisa Furman Digitally signed by Lisa Furman
Date: 2022.10.18 15:20:19 -07'00'

Lisa Furman
VP / Compliance Risk Manager

ComplaintNumber C2022-2674

Other Agencies's case#

Nature of Complaint: * CRA - Raton branch force account transfer

Description * Client Eric Sanderson contacted c3 regarding his experience with the Raton, NM branch. He alleges the following:
-The Raton branch forced him to transfer his accounts to another bank
-The Raton branch cost him money and aggravation

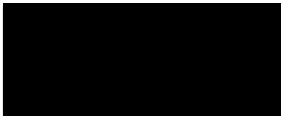
Source * Customer

Process Point of Complaint: Deposit Products & Services

Contact Method * Telephone

August 22, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear Eric Sanderson:

Washington Federal Bank (the "Bank") is responding to your recent concerns regarding the Raton branch being closed and having to go to another branch or different bank for your banking.

We reviewed your concerns and value your feedback. It is a difficult decision a financial institution faces when it closes a branch. We are sorry to see you have closed your accounts with the Bank. The Bank does offer ATM and digital suite options that are here to serve your banking needs along with our 24-hour Client Care Center to answer any questions you may have over the phone. Please feel free to contact them if you should have any questions at: (800)324-9375.

We thank you for reaching out to us and hope we can earn your business back in the future.

Sincerely,

A handwritten signature in black ink that reads "Brent Rose".

Brent Rose
Consumer Compliance Officer

ComplaintNumber

Other Agencies's case#

Nature of Complaint: *

Description *

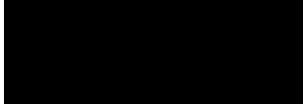
Source *

Process Point of Complaint:

Contact Method *

August 1, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customer:

Washington Federal Bank (the "Bank") is responding to your recent concerns regarding the Capitan branch being closed and having to go to another branch for your banking.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. Bank personnel are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit. The Bank plans on keeping the Automatic Teller Machine ("ATM") in Capitan.

We thank you for reaching out to us and appreciate your business.

Sincerely,

A handwritten signature in cursive script, appearing to read "Brent Rose".

Brent Rose
Consumer Compliance Officer

ComplaintNumber	<input type="text" value="C2022-2589"/>
Other Agencies's case#	<input type="text"/>
Nature of Complaint: *	<input type="text" value="CRA -Capitan Branch Closure"/>
Description *	<input type="text" value="clients are upset that the branch is closing"/>
Source *	<input type="text" value="Customer"/>
Process Point of Complaint:	<input type="text" value="Deposit Products & Services"/>
Contact Method *	<input type="text" value="Written"/>

July 7, 2022

Via U.S. Mail



RE: Branch Closure

Dear Valued Customer:

Thank you for taking a moment to voice your concerns over the pending consolidation of WaFd Bank's Capitan branch with our office in Ruidoso. A decision to close a branch is not something we take lightly because we realize the impact it has on our clients, our colleagues, and the community.

The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. Bank personnel are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit.

As a result of community feedback, we have decided to retain (rather than remove) the ATM in Capitan and preserve it for client and community use. We agree it's needed for convenience and hope this will be a valuable asset to help assist our customers subsequent to the branch closure. The Bank makes a concerted effort to keep its ATM machine up and running and does regret any inconvenience you may have encountered as referenced in the letter you wrote to us.

The Bank also offers mobile deposit and other services offered through Online Banking to help assist in meeting your banking needs.

We appreciate the opportunity to respond and look forward to serving you in the future.

Sincerely,

A handwritten signature in black ink, appearing to read "Brent Rose".

Brent Rose

Consumer Compliance Officer

ComplaintNumber

C2022-2573

Other Agencies's case#

FDIC

Nature of Complaint: *

FDIC CRA - Capitan Branch Clousure

Description *

FDIC received letter from customer complaining about closing Capitan branch

Source *

OCC ▼

Process Point of Complaint:

Deposit Products & Services ▼

Contact Method *

Regulator ▼

June 24, 2022

Via U.S. Mail

RE: Branch Closure

Dear Ms. Burke:

Thank you for taking a moment to voice your concerns over the pending consolidation of WaFd Bank's Capitan branch with our office in Ruidoso. A decision to close a branch is not something we take lightly because we realize the impact it has on our clients, our colleagues, and the community.

The banking industry generally finds itself at a point in history when traditional banking is being disrupted as consumers transition to new types of digital service options. The Pandemic only accelerated the pace of this change. Advancements in technology such as mobile banking, photo deposit and bill pay have made banking remotely more convenient, reducing the need to make regular visits to a branch. We are faced with the need to use resources to maintain competitive, secure technology and retain highly skilled bankers. In some cases, this means divesting of our real estate by consolidating branch offices. The long-term decline in lobby transaction activity makes it particularly difficult to retain staffed branches in smaller communities like Capitan.

However, as a result of community feedback, we have decided to retain (rather than remove) the ATM in Capitan and preserve it for client and community use. We agree it's needed for convenience.

I realize you may prefer in-person banking, and we sincerely want to help make this change easier to manage. *What is the most important thing we can help with so that the consolidation does not affect your ease of banking?* Our bankers are here to help you:

- Sign up for online banking;
- Understand your options to make deposits during non-business hours, including using mobile photo deposit or our night drop and ATMs;
- Receive assistance over the phone from our team of bankers in Ruidoso;
- Identify local stores where you can get cash back while making purchases; and
- Call our Client Care Center 24 hours a day, seven days a week at 800-324-9375.

I'll also ask our New Mexico Division Manager, Odilon Corral, or our Ruidoso Manager, Maria Misquez, to reach out to you via phone to make sure we try our best to accommodate you and answer any questions. Thank you for your comments and for your patronage over the years.

Sincerely,

Cathy Cooper
Executive Vice President, Chief Consumer Banker

ComplaintNumber

Other Agencies's case#

Nature of Complaint: *

Description *

Source *

Process Point of Complaint:

Contact Method *

June 24, 2022

Via U.S. Mail

RE: Branch Closure

Dear Valued Customer:

Thank you for taking a moment to voice your concerns over the pending consolidation of WaFd Bank's Capitan branch with our office in Ruidoso. A decision to close a branch is not something we take lightly because we realize the impact it has on our clients, our colleagues, and the community.

The banking industry generally finds itself at a point in history when traditional banking is being disrupted as consumers transition to new types of digital service options. The Pandemic only accelerated the pace of this change. Advancements in technology such as mobile banking, photo deposit and bill pay have made banking remotely more convenient, reducing the need to make regular visits to a branch. We are faced with the need to use resources to maintain competitive, secure technology and retain highly skilled bankers. In some cases, this means divesting of our real estate by consolidating branch offices. The long-term decline in lobby transaction activity makes it particularly difficult to retain staffed branches in smaller communities like Capitan.

However, as a result of community feedback, we have decided to retain (rather than remove) the ATM in Capitan and preserve it for client and community use. We agree it's needed for convenience.

I realize as a small business owner you need regular in-person banking to handle coin and cash, and we sincerely want to help make this change easier to manage. Our bankers are here to help you:

- Ensure you're using all the tools available within online banking;
- Enroll in remote deposit capture to process business checks from your office;
- Understand your options to make deposits during non-business hours, including using mobile photo deposit, the night drop at Ruidoso, and our ATMs;
- Receive assistance over the phone from our team of bankers in Ruidoso;
- Identify local stores where you can get cash back while making personal purchases; and
- Call our Client Care Center 24 hours a day, seven days a week at 800-324-9375.

I'll also ask our New Mexico Division Manager, Odilon Corral, or our Ruidoso Manager, Maria Misquez, to reach out to you via phone to make sure we try our best to accommodate you and answer any questions. Thank you for your comments and for your patronage over the years.

Sincerely,

Cathy Cooper
Executive Vice President, Chief Consumer Banker

ComplaintNumber	<input type="text" value="C2022-2569"/>
Other Agencies's case#	<input type="text"/>
Nature of Complaint: *	<input type="text" value="FDIC Complaint CRA - Closing Oak Harbor Branch"/>
Description *	<input type="text" value="FDIC received letter from customer complaining about closing Oak Harbor Branch."/>
Source *	<input type="text" value="OCC"/>
Process Point of Complaint:	<input type="text" value="Deposit Products & Services"/>
Contact Method *	<input type="text" value="Regulator"/>

June 24, 2022

Via U.S. Mail



RE: Branch Closure

Dear 

Thank you for taking a moment to voice your concerns over the pending consolidation of WaFd Bank's Oak Harbor branch with our office in Anacortes. A decision to close a branch is not something we take lightly because we realize the impact it has on our clients, our colleagues, and the community.

I've been working in banking since 1988 and now serve as the Chief Consumer Banker at WaFd Bank. The banking industry generally finds itself at a point in history when traditional banking is being disrupted as consumers transition to new types of digital service options. The Pandemic only accelerated the pace of this change. I'm old enough to remember a time back in the 1980s when everyone went to the bank on payday to deposit their paycheck and get a little cash back, and the lines during the lunch hour were 20-plus people deep. You don't see that anymore. Advancements in technology such as mobile banking, photo deposit and bill pay have made banking from home more convenient, reducing the need for regular visits to a branch. We are faced with the need to adjust where we invest resources to maintain competitive, secure technology and retain highly skilled bankers. In some cases, this means divesting of our real estate by consolidating branch offices.

I realize you may prefer in-person banking, and we sincerely want to help make this change easier to manage. *What is the most important thing we can help with so that the consolidation does not affect your ease of banking?* Our bankers are here to help you:

- Sign up for online banking;
- Understand your options to make deposits during non-business hours, including using mobile photo deposit or our night drop and ATMs;
- Receive assistance over the phone from our team of bankers in Anacortes;
- Identify local stores where you can get cash back while making purchases; and
- Call our Client Care Center 24 hours a day, seven days a week at 800-324-9375.

I'll also ask our North Sound Division Manager, Ash Palta, or our Anacortes Manager, Sarah Jurkovich, to reach out to you via phone to make sure any other questions are answered. Thank you for your comments and for your patronage over the years.

Sincerely,

Cathy Cooper
Executive Vice President, Chief Consumer Banker

ComplaintNumber	<input type="text" value="C2022-2563"/>
Other Agencies's case#	<input type="text"/>
Nature of Complaint: *	<input type="text" value="CRA - Capitan Branch Closure"/>
Description *	<input type="text" value="Customer is not happy about the Capitan branch closer"/>
Source *	<input type="text" value="Customer"/>
Process Point of Complaint:	<input type="text" value="Deposit Products & Services"/>
Contact Method *	<input type="text" value="Written"/>

June 21, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customer:

Washington Federal Bank (the "Bank") is responding to your recent concerns regarding the Capitan branch closing and having to go to another branch for your banking.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. Bank personnel are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit. The Bank plans on keeping the Automatic Teller Machine ("ATM") in Capitan.

We thank you for reaching out to us and appreciate your business.

Sincerely,

A handwritten signature in cursive script that reads "Brent Rose".

Brent Rose
Consumer Compliance Officer

ComplaintNumber

C2022-2561

Other Agencies's case#

Nature of Complaint: *

CRA - Capitan Branch Clousure

Description *

Clients upset that the bank is closing the Capitan Branch

Source *

Customer ▼

Process Point of Complaint:

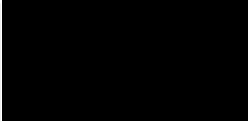
Deposit Products & Services ▼

Contact Method *

Written ▼

June 21, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customer:

Washington Federal Bank (the "Bank") is responding to your recent concerns regarding the Capitan branch being closed and having to go to another branch for your banking.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. Bank personnel are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit. The Bank plans on keeping the Automatic Teller Machine ("ATM") in Capitan.

We thank you for reaching out to us and appreciate your business.

Sincerely,

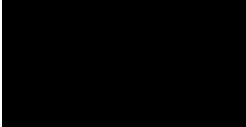
A handwritten signature in cursive script that reads "Brent Rose".

Brent Rose
Consumer Compliance Officer

ComplaintNumber	<input type="text" value="C2022-2559"/>
Other Agencies's case#	<input type="text"/>
Nature of Complaint: *	<input type="text" value="CRA - Capitan Branch Closure"/>
Description *	<input type="text" value="upset about branch closing"/>
Source *	<input type="text" value="Customer"/>
Process Point of Complaint:	<input type="text" value="Deposit Products & Services"/>
Contact Method *	<input type="text" value="Written"/>

June 21, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customer:

Washington Federal Bank (the "Bank") is responding to your recent concerns regarding the Capitan branch being closed and having to go to another branch for your banking.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. Bank personnel are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit. The Bank plans on keeping the Automatic Teller Machine ("ATM") in Capitan.

We thank you for reaching out to us and appreciate your business.

Sincerely,

A handwritten signature in black ink that reads "Brent Rose".

Brent Rose

Consumer Compliance Officer

ComplaintNumber

Other Agencies's case#

Nature of Complaint: *

Description *

Source *

Process Point of Complaint:

Contact Method *

June 21, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customer:

Washington Federal Bank (the "Bank") is responding to your recent concerns regarding the Capitan branch being closed and having to go to another branch for your banking.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. Bank personnel are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit. The Bank plans on keeping the Automatic Teller Machine ("ATM") in Capitan.

We thank you for reaching out to us and appreciate your business.

Sincerely,

A handwritten signature in black ink that reads "Brent Rose".

Brent Rose
Consumer Compliance Officer

ComplaintNumber	<input type="text" value="C2022-2557"/>
Other Agencies's case#	<input type="text"/>
Nature of Complaint: *	<input type="text" value="CRA - Capitan Branch Closure"/>
Description *	<input type="text" value="upset about branch closing"/>
Source *	<input type="text" value="Customer"/>
Process Point of Complaint:	<input type="text" value="Deposit Products & Services"/>
Contact Method *	<input type="text" value="Written"/>

June 21, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customer:

Washington Federal Bank (the "Bank") is responding to your recent concerns regarding the Capitan branch being closed and having to go to another branch for your banking.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. Bank personnel are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit. The Bank plans on keeping the Automatic Teller Machine ("ATM") in Capitan.

We thank you for reaching out to us and appreciate your business.

Sincerely,

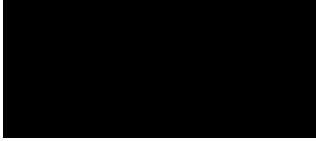
A handwritten signature in black ink that reads "Brent Rose".

Brent Rose
Consumer Compliance Officer

ComplaintNumber	<input type="text" value="C2022-2556"/>
Other Agencies's case#	<input type="text"/>
Nature of Complaint: *	<input type="text" value="CRA - Capitan Branch Closure"/>
Description *	<input type="text" value="upset about branch closing"/>
Source *	<input type="text" value="Customer"/>
Process Point of Complaint:	<input type="text" value="Deposit Products & Services"/>
Contact Method *	<input type="text" value="Written"/>

June 21, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customer:

Washington Federal Bank (the "Bank") is responding to your recent concerns regarding the Capitan branch being closed and having to go to another branch for your banking.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. Bank personnel are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit. The Bank plans on keeping the Automatic Teller Machine ("ATM") in Capitan.

We thank you for reaching out to us and appreciate your business.

Sincerely,

A handwritten signature in black ink, appearing to read "Brent Rose".

Brent Rose
Consumer Compliance Officer

ComplaintNumber

C2022-2555

Other Agencies's case#

Nature of Complaint: *

CRA - Capitan Branch Closure

Description *

upset about the branch closing

Source *

Customer ▼

Process Point of Complaint:

Deposit Products & Services ▼

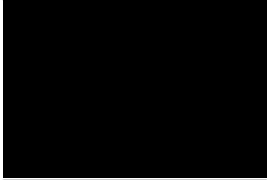
Contact Method *

Written ▼

⏪ ⏩ ⏴ ⏵

June 21, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customer:

Washington Federal Bank (the "Bank") is responding to your recent concerns regarding the Capitan branch being closed and having to go to another branch for your banking.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. Bank personnel are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit. The Bank plans on keeping the Automatic Teller Machine ("ATM") in Capitan.

We thank you for reaching out to us and appreciate your business.

Sincerely,

A handwritten signature in black ink, appearing to read "Brent Rose".

Brent Rose
Consumer Compliance Officer

ComplaintNumber	<input type="text" value="C2022-2554"/>
Other Agencies's case#	<input type="text"/>
Nature of Complaint: *	<input type="text" value="CRA - Capitan Branch Closure"/>
Description *	<input type="text" value="clients are upset about the branch closing"/>
Source *	<input type="text" value="Customer"/>
Process Point of Complaint:	<input type="text" value="Deposit Products & Services"/>
Contact Method *	<input type="text" value="In Person"/>

June 21, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customer:

Washington Federal Bank (the "Bank") is responding to your recent concerns regarding the Capitan branch being closed and having to go to another branch for your banking.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. Bank personnel are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit. The Bank plans on keeping the Automatic Teller Machine ("ATM") in Capitan.

We thank you for reaching out to us and appreciate your business.

Sincerely,

A handwritten signature in cursive script that reads "Brent Rose".

Brent Rose
Consumer Compliance Officer

ComplaintNumber	<input type="text" value="C2022-2551"/>
Other Agencies's case#	<input type="text"/>
Nature of Complaint: *	<input type="text" value="CRA - Capitan Branch Closure"/>
Description *	<input type="text" value="customer upset about branch closing due to where he lives.
i uploaded this complaint but the form wouldnt attach"/>
Source *	<input type="text" value="Customer"/>
Process Point of Complaint:	<input type="text" value="Deposit Products & Services"/>
Contact Method *	<input type="text" value="Written"/>

June 16, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customer:

Washington Federal Bank (the "Bank") is responding to your recent concerns regarding the Capitan branch closing and having to go to another branch for your banking.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. Bank personnel are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit.

We thank you for reaching out to us and appreciate your business.

Sincerely,



Brent Rose
Consumer Compliance Officer

ComplaintNumber	<input type="text" value="C2022-2550"/>
Other Agencies's case#	<input type="text"/>
Nature of Complaint: *	<input type="text" value="Capitan Branch Closure"/>
Description *	<input type="text" value="customer is upset about branch closing, due to distance of where he lives."/>
Source *	<input type="text" value="Customer"/>
Process Point of Complaint:	<input type="text" value="Deposit Products & Services"/>
Contact Method *	<input type="text" value="Written"/>

June 16, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customer:

Washington Federal Bank (the "Bank") is responding to your recent concerns regarding the Capitan branch closing and having to go to another branch for your banking.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. Bank personnel are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit.

We thank you for reaching out to us and appreciate your business.

Sincerely,

A handwritten signature in cursive script that reads "Brent Rose".

Brent Rose
Consumer Compliance Officer

ComplaintNumber	<input type="text" value="C2022-2546"/>
Other Agencies's case#	<input type="text"/>
Nature of Complaint: *	<input type="text" value="CRA - Capitan Branch Closure"/>
Description *	<input type="text" value="clients are upset that the branch is closing"/>
Source *	<input type="text" value="Customer"/>
Process Point of Complaint:	<input type="text" value="Deposit Products & Services"/>
Contact Method *	<input type="text" value="In Person"/>

June 14, 2022

Via U.S. Mail

RE: Branch Consolidation

Dear Valued Customer:

Washington Federal Bank (the "Bank") is responding to your recent concerns regarding the Capitan branch closing and having to go to another branch for your banking.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. Bank personnel are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit.

We thank you for reaching out to us and appreciate your business.

Sincerely,

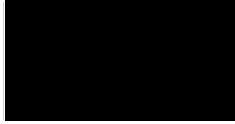


Brent Rose
Consumer Compliance Officer

ComplaintNumber	<input type="text" value="C2022-2545"/>
Other Agencies's case#	<input type="text"/>
Nature of Complaint: *	<input type="text" value="CRA - Capitan Branch Closure"/>
Description *	<input type="text" value="clients are upset that the branch in capitan to close"/>
Source *	<input type="text" value="Customer"/>
Process Point of Complaint:	<input type="text" value="Deposit Products & Services"/>
Contact Method *	<input type="text" value="In Person"/>

June 14, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customer:

Washington Federal Bank (the "Bank") is responding to your recent concerns regarding the Capitan branch closing and having to go to another branch for your banking.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. Bank personnel are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit.

We thank you for reaching out to us and appreciate your business.

Sincerely,

A handwritten signature in black ink that reads "Brent Rose".

Brent Rose
Consumer Compliance Officer

ComplaintNumber	<input type="text" value="C2022-2544"/>
Other Agencies's case#	<input type="text"/>
Nature of Complaint: *	<input type="text" value="CRA - Capitan Branch Closure"/>
Description *	<input type="text" value="clients are upset the branch is closing"/>
Source *	<input type="text" value="Customer"/>
Process Point of Complaint:	<input type="text" value="Deposit Products & Services"/>
Contact Method *	<input type="text" value="In Person"/>

June 14, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customer:

Washington Federal Bank (the "Bank") is responding to your recent concerns regarding the Capitan branch closing and having to go to another branch for your banking.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. Bank personnel are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit.

We thank you for reaching out to us and appreciate your business.

Sincerely,

A handwritten signature in cursive script that reads "Brent Rose".

Brent Rose
Consumer Compliance Officer

ComplaintNumber	<input type="text" value="C2022-2543"/>
Other Agencies's case#	<input type="text"/>
Nature of Complaint: *	<input type="text" value="CRA - Capitan Branch Closure"/>
Description *	<input type="text" value="client is upset the the branch is closing"/>
Source *	<input type="text" value="Customer"/>
Process Point of Complaint:	<input type="text" value="Deposit Products & Services"/>
Contact Method *	<input type="text" value="In Person"/>

June 14, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customer:

Washington Federal Bank (the "Bank") is responding to your recent concerns regarding the Capitan branch closing and having to go to another branch for your banking.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. Bank personnel are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit.

We thank you for reaching out to us and appreciate your business.

Sincerely,

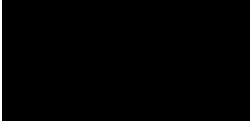


Brent Rose
Consumer Compliance Officer

ComplaintNumber	<input type="text" value="C2022-2542"/>
Other Agencies's case#	<input type="text"/>
Nature of Complaint: *	<input type="text" value="CRA - Capitan Branch Closure"/>
Description *	<input type="text" value="client is upset that the branch is closing"/>
Source *	<input type="text" value="Customer"/>
Process Point of Complaint:	<input type="text" value="Deposit Products & Services"/>
Contact Method *	<input type="text" value="In Person"/>

June 14, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customer:

Washington Federal Bank (the "Bank") is responding to your recent concerns regarding the Capitan branch closing and having to go to another branch for your banking.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. Bank personnel are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit.

We thank you for reaching out to us and appreciate your business.

Sincerely,

A handwritten signature in black ink that reads "Brent Rose".

Brent Rose
Consumer Compliance Officer

ComplaintNumber	<input type="text" value="C2022-2541"/>
Other Agencies's case#	<input type="text"/>
Nature of Complaint: *	<input type="text" value="CRA - Capitan Branch Closure"/>
Description *	<input type="text" value="customer is upset about the consolidation of the capitan NM branch"/>
Source *	<input type="text" value="Customer"/>
Process Point of Complaint:	<input type="text" value="Deposit Products & Services"/>
Contact Method *	<input type="text" value="Written"/>

June 14, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customer:

Washington Federal Bank (the "Bank") is responding to your recent concerns regarding the Capitan branch closing and having to go to another branch for your banking.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. Bank personnel are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit.

We thank you for reaching out to us and appreciate your business.

Sincerely,

A handwritten signature in cursive script that reads "Brent Rose".

Brent Rose
Consumer Compliance Officer

ComplaintNumber

C2022-2523

Other Agencies's case#

Nature of Complaint: *

CRA - Branch availability-

Description *

*Client states WAFD needs more than one branch in Farmington.

Source *

Customer ▾

Process Point of Complaint:

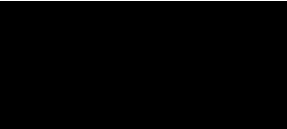
NA ▾

Contact Method *

Telephone ▾

May 27, 2022

Via U.S. Mail



RE: Farmington Branches Availability

Dear Valued Customer:

WAFD Bank (the "Bank"), is responding to your recent concerns regarding needing more branches in the city of Farmington. We appreciate the opportunity to respond.

The Bank's Farmington branch serves a community of about 45, 877 people as of the 2010 census. The branch offers drive-through ATM and drive-through Banking in addition to the services offered in the lobby office. You can skip a visit to the branch if you like and do your banking through online banking. We will take your feedback into consideration when considering future branches.

We thank you for reaching out to us and appreciate your business.

Sincerely,

A handwritten signature in cursive script that reads "Monsy Messall".

Monsy Messall
VP/Compliance Manager

ComplaintNumber

Other Agencies's case#

Nature of Complaint: *

Description *

*Client states he is disappointed that Fountain Hills is closing

*Client states the local community will be inconvenience

*Client states the closure will force him and other clients to take their business elsewhere

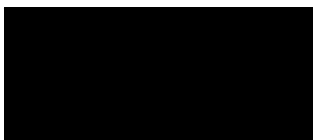
Source *

Process Point of Complaint:

Contact Method *

March 25, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customer:

WAFD Bank (the "Bank"), is responding to your recent concerns regarding the Fountain Hills branch being closed and having to go to another branch for your banking.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. The Bank's branch staff are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit. We thank you for reaching out to us and appreciate your business.

Sincerely,

A handwritten signature in cursive script that reads "Brent Rose".

Brent Rose
Consumer Compliance Officer

ComplaintNumber

Other Agencies's case#

Nature of Complaint: *

Description *

*Client states she is upset with the branch closure.

*Client states has spoken with other customers and they are all thinking of pulling their money to due the nearest branch will be 2 1/4- 3 hrs. away

*Client states will be closing her accounts due to branch closure

*Client states she us disappointed with WaFd leaving the area, WAFD was a really good option

*Client states only 3 banks in Raton, now with WAFD pulling out it leaves the town with 2 banks (wells Fargo and IN bank(?))

Source *

Process Point of Complaint:

Contact Method *

April 1, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customer:

WAFD Bank (the "Bank"), is responding to your recent concerns regarding the Raton branch being closed and having to go to another branch for your banking.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. Bank personnel are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit.

We thank you for reaching out to us and appreciate your business.

Sincerely,

A handwritten signature in cursive script that reads "Brent Rose".

Brent Rose
Consumer Compliance Officer

ComplaintNumber

C2022-2354

Other Agencies's case#

Nature of Complaint: *

CRA - Branch closure- Raton

Description *

*Client states he is upset that Raton branch is closing

*Client states would like to be reimbursed for checks he just purchase

*Client declines to do digital banking

*Client states the next closest branch is 100 miles away and will not be able to make cash depo

Source *

Customer ▼

Process Point of Complaint:

NA ▼

Contact Method *

Telephone ▼

March 30, 2022

Via U.S. Mail



RE: Branch Consolidation / Check Order Refund

Dear Valued Customer:

WAFD Bank (the "Bank"), is responding to your recent concerns regarding the Raton branch being closed as well as being reimbursed for your check order.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. Bank personnel are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit. As previously conveyed, our branch staff would reverse the check charge based on what was conveyed in your conversation with branch personnel.

We thank you for reaching out to us and appreciate your business.

Sincerely,

 text here

Brent Rose
Consumer Compliance Officer

ComplaintNumber

Other Agencies's case#

Nature of Complaint: *

Description *

Client Kathy Harris left comment on Facebook post regarding their experience with the branch. Kathy alleges the following:

- The branch closed without notifying the clients.
- The branch closure was not discussed with branch staff.
- The branch staff were told that the branch is doing great and very busy but the next month they were closing the doors.

The client believes this was a very poor decision made by corporate management.

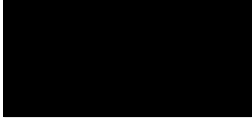
Source *

Process Point of Complaint:

Contact Method *

March 16, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customer:

Washington Federal Bank (the "Bank") is responding to your recent social media concerns regarding the closure of the Raton Branch and having to go to another branch for your banking. We appreciate the opportunity to respond to your concerns.

In the event a financial institution decides to close or consolidate a branch, they are obligated to provide notice to clients in alignment with the timeframes and requisite reporting requirements as provided for by regulation and law. Therefore, our valued Bank clients can expect to receive notice, via the mail, in the event the Bank were to decide to consolidate or close a branch.

We do value your feedback and thank you for banking with us.

Sincerely,

A handwritten signature in cursive script that reads "Brent Rose".

Brent Rose

Consumer Compliance Officer

ComplaintNumber

Other Agencies's case#

Nature of Complaint: *

Description *

Source *

Process Point of Complaint:

Contact Method *

February 15, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customer:

WAFD Bank (the "Bank"), is responding to your recent concerns regarding the branch being closed and having to go to another branch for your banking.

We reviewed your concerns and appreciate your kind words regarding the branch staff. The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. The branch staff personnel are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit.

We thank you for reaching out to us and appreciate your business.

Sincerely,

A handwritten signature in cursive script that reads "Brent Rose".

Brent Rose
Consumer Compliance Officer

ComplaintNumber

C2022-2254

Other Agencies's case#

Nature of Complaint: *

Branch Consolidating CRA

Description *

Client upset that the Coburg branch is closing. She feels unsafe driving down town.

Source *

Customer ▼

Process Point of Complaint:

Deposit Products & Services ▼

Contact Method *

In Person ▼

February 3, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customer:

Washington Federal Bank (the "Bank") is responding to your recent concerns regarding the closure of the branch and having to go to another branch for your banking. We appreciate the opportunity to respond.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another Bank branch for your banking. The Bank staff are committed to delivering a great client service experience and look forward to assisting you with your banking needs regardless of which branch you visit.

If you should wish to provide further comment on this branch change, you may file comments with the director for district licensing at the: Office of the Comptroller of the Currency, Western District 1225 17th Street, Suite #300, Denver, CO. 80202.

Sincerely,

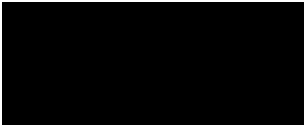
A handwritten signature in cursive script that reads "Brent Rose".

Brent Rose
Consumer Compliance Officer

ComplaintNumber	<input type="text" value="C2022-2229"/>
Other Agencies's case#	<input type="text"/>
Nature of Complaint: *	<input type="text" value="Lack of physical branches in the area CRA"/>
Description *	<div style="border: 1px solid black; padding: 5px;"><p>*Client states he is upset that WAFD closed our branch in his area</p><p>*Client states the nearest branch is 40 miles away</p><p>*Client request this complaint go up the ranks in Corporate so the matter can be looked into</p></div>
Source *	<input type="text" value="Customer"/>
Process Point of Complaint:	<input type="text" value="Deposit Products & Services"/>
Contact Method *	<input type="text" value="Telephone"/>

February 3, 2022

Via U.S. Mail



RE: Branch Consolidation

Dear

WAFD Bank (the "Bank"), is responding to your recent concerns regarding the local branch being closed and having to go to another branch for your banking.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. It appears the Gilbert branch located at: 675 S. Cooper Road, Gilbert, Arizona 85233 is the closest location to your address. The Bank staff are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit.

We thank you for reaching out to us and look forward to serving your banking needs.

Sincerely,

Brent Rose
Consumer Compliance Officer

ComplaintNumber

C2022-2193

Other Agencies's case#

n/a

Nature of Complaint: *

Branch Closure CRA

Description *

The client wishes the Bank to reconsider the consolidation of the branch and indicates what a value it is to the community

Source *

Customer ▼

**Process Point of
Complaint:**

NA ▼

Contact Method *

Written ▼

January 13, 2022

Via U.S. Mail



Branch Consolidation

Dear Valued Customer:

Washington Federal Bank (the "Bank") is responding to your recent letter regarding the closure of the Woodburn location and having to go to another branch for your banking. We appreciate the opportunity to respond.

First of all, we would like to thank you for your kind words regarding your experience with our colleagues and our Bank as well as say thank you for banking with us. The Bank does regret any inconvenience you may encounter by having to go to another Bank branch for your banking. The Bank's staff are committed to delivering a great client service experience and look forward to assisting you with your banking needs regardless of whichever branch you visit.

If you should wish to provide further feedback on the branch change/consolidation, you may file comments with the director for district licensing at the: Office of the Comptroller of the Currency, Western District 1225 17th Street, Suite #300, Denver, CO. 80202.

Sincerely,

A handwritten signature in cursive script that reads "Brent Rose".

Brent Rose
Consumer Compliance Officer